

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Henry Rivera Murillo
Debtor

Case No. 17-04443-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 1
Total Noticed: 17

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db +Henry Rivera Murillo, 2690 Long Pond Road, Long Pond, PA 18334-7805
5028195 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4984742 Emerald Lakes Association, 1112 Glade Dr, Long Pond, PA 18334-7904
5030778 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,
Ewing, NJ 08618-1430
4984737 Murillo Henry Rivera, 2690 Long Pond Rd, Long Pond, PA 18334-7805
5143271 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826
5143272 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10826,
Greenville, SC 29603-0826
4984744 Public Savings Bank, 1 Church St, Rockville, MD 20850-4158
5000877 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4984739 EDI: BANKAMER.COM Apr 21 2020 23:13:00 Bk of Amer, PO Box 982238,
El Paso, TX 79998-2238
4984738 EDI: BANKAMER.COM Apr 21 2020 23:13:00 Bank of America, NC4-105-03-14, PO Box 26012,
Greensboro, NC 27420-6012
4984740 E-mail/Text: kzoepfel@credit-control.com Apr 21 2020 19:29:05 Central Loan Admin & R,
425 Phillips Blvd, Ewing, NJ 08618-1430
4984741 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2020 19:29:02 Commonwealth Of Pennsylvania,
P.O. Box 280946, Department Of Revenue - Bankruptcy Dept., Harrisburg, PA 17128-0946
4984743 EDI: IRS.COM Apr 21 2020 23:13:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
5002304 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 21 2020 19:29:02
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4984746 EDI: TFSR.COM Apr 21 2020 23:13:00 Toyota Motor Credit Corp, PO Box 8026,
Cedar Rapids, IA 52408-8026
4984745 +EDI: TFSR.COM Apr 21 2020 23:13:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,
Horsham, PA 19044-2387

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826,
Greenville, SC 29603-0826
5001075* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor HomeBridge Financial Services, Inc.
bkgroup@kmlawgroup.com
Patrick James Best on behalf of Debtor 1 Henry Rivera Murillo patrick@armlawyers.com,
kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

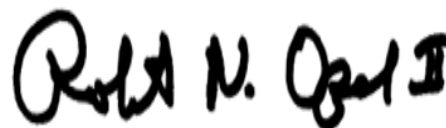
Debtor 1	<u>Henry Rivera Murillo</u>			Social Security number or ITIN	xxx-xx-5732
	First Name	Middle Name	Last Name	EIN	--
Debtor 2				Social Security number or ITIN	----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania					
Case number: 5:17-bk-04443-RNO					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry Rivera Murillo

4/21/20**By the court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.